

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: MURFEY, THOMAS PATRICK

§ Case No. 05-12404

§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$2,015.00

Total Distribution to Claimants: \$41,743.99

Claims Discharged  
Without Payment: \$36,577.41

Total Expenses of Administration: \$34,814.90

3) Total gross receipts of \$ 96,711.44 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 20,152.55 (see Exhibit 2), yielded net receipts of \$76,558.89 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$19.67	\$19.67	\$19.67
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	34,814.90	34,814.90	34,814.90
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	71,078.08	47,850.65	47,850.65	41,724.32
<b>TOTAL DISBURSEMENTS</b>	<b>\$71,078.08</b>	<b>\$82,685.22</b>	<b>\$82,685.22</b>	<b>\$76,558.89</b>

- 4) This case was originally filed under Chapter 7 on April 04, 2005.
- . The case was pending for 57 months.
  
- 5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.
  
- 6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/31/2009 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Interest in 1120 Holmes-unscheduled	1110-000	96,450.80
Refund-homw owners insurance-unscheduled	1129-000	156.00
Interest Income	1270-000	104.64
<b>TOTAL GROSS RECEIPTS</b>		<b>\$96,711.44</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
MURFEEY, THOMAS PATRICK	Dividend paid 100.00% on \$14,026.22; Claim# SURPLUS; Filed: \$14,026.22; Reference:	8200-000	14,026.22
Thomas Murfey	Payment of additonal surplus 8200-002		6,126.33
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$20,152.55</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CITY OF JOLIET	4220-000	N/A	19.67	19.67	19.67
<b>TOTAL SECURED CLAIMS</b>		<b>\$0.00</b>	<b>\$19.67</b>	<b>\$19.67</b>	<b>\$19.67</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	8,085.08	8,085.08	8,085.08
MICHAEL G. BERLAND	2200-000	N/A	40.80	40.80	40.80
Grochocinski, Grochocinski & Lloyd	3210-600	N/A	18,172.50	18,172.50	18,172.50
Grochocinski, Grochocinski & Lloyd	3220-610	N/A	655.52	655.52	655.52
Michael Berland	2990-000	N/A	5,848.32	5,848.32	5,848.32
Grochocinski, Grochocinski & Lloyd	3210-600	N/A	18,172.50	18,172.50	18,172.50
Grochocinski, Grochocinski, & Lloyd	3220-610	N/A	655.52	655.52	655.52
Klein, Stoddard, Buck, Waller & Lewis	3210-600	N/A	2,012.68	2,012.68	2,012.68
Grochocinski, Grocinski & Lloyd	3210-600	N/A	-18,172.50	-18,172.50	-18,172.50
Grochocinski, Grocinski & Lloyd	3220-610	N/A	-655.52	-655.52	-655.52
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>N/A</b>	<b>34,814.90</b>	<b>34,814.90</b>	<b>34,814.90</b>

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Bank of America NA	7100-000	10,114.00	5,272.36	5,272.36	5,272.36
Bank of America NA	7990-000	N/A	853.97	853.97	853.97
LVNV Funding LLC its successors and assigns	7100-000	N/A	5,006.88	5,006.88	5,006.88
LVNV Funding LLC its successors and assigns	7990-000	N/A	810.97	810.97	810.97
B-Line, LLC/ Collect America/ Fleet Bank	7200-000	5,272.00	5,272.36	5,272.36	0.00
B-Line, LLC/ Collect America/ Fleet Bank	7990-000	N/A	853.97	853.97	0.00
B-Line, LLC/Collect America/Household Bank	7200-000	12,246.00	12,246.75	12,246.75	12,246.75
B-Line, LLC/Collect America/Household Bank	7990-000	N/A	1,983.61	1,983.61	1,983.61
LVNV Funding LLC its					

successors and assigns as LVNV Funding LLC its successors and assigns as	7200-000	12,995.00	12,995.59	12,995.59	12,995.59
LVNV Funding LLC its successors and assigns as	7990-000	N/A	2,104.90	2,104.90	2,104.90
LVNV Funding LLC its successors and assigns as	7200-000	N/A	386.66	386.66	386.66
LVNV Funding LLC its successors and assigns as	7990-000	N/A	62.63	62.63	62.63
Comcast	7100-000	141.00	N/A	N/A	0.00
Citicorp Credit Services, Inc.	7100-000	286.08	N/A	N/A	0.00
MBGA/Mcbile	7100-000	160.00	N/A	N/A	0.00
Citibank	7100-000	714.00	N/A	N/A	0.00
MBNA America	7100-000	29,081.00	N/A	N/A	0.00
Cingular Wireless	7100-000	69.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		<b>71,078.08</b>	<b>47,850.65</b>	<b>47,850.65</b>	<b>41,724.32</b>

Exhibit 8

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**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 05-12404

Trustee: (520196) MICHAEL G. BERLAND

Case Name: MURFEE, THOMAS PATRICK

Filed (f) or Converted (c): 04/04/05 (f)

Period Ending: 12/31/09

§341(a) Meeting Date: 05/04/05

Claims Bar Date: 03/01/06

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Cash-scheduled	20.00	0.00		0.00	FA
2	Checking and savings-TCF-scheduled	20.00	0.00		0.00	FA
3	Household goods-scheduled	500.00	0.00		0.00	FA
4	Clothing-scheduled	100.00	0.00		0.00	FA
5	1993 Chevy Blazer-scheduled	350.00	0.00		0.00	FA
6	1995 Ford escort-scheduled	1,025.00	0.00		0.00	FA
7	Interest in 1120 Holmes-unscheduled	0.00	96,450.80		96,450.80	FA
8	Refund-homeowners insurance-unscheduled	0.00	156.00		156.00	FA
Int	INTEREST (u)	Unknown	N/A		104.64	Unknown
9	Assets      Totals (Excluding unknown values)	\$2,015.00	\$96,606.80		\$96,711.44	\$0.00

**Major Activities Affecting Case Closing:**

The Trustee hired special counsel since he believed that the debtor had received monies from the sale of real estate he had owned which were not disclosed on the bankruptcy petition. The debtor's discharge was denied. The Trustee sold the debtor's home. The Trustee just paid his special counsel in connection with the administration of the estate of the debtor's deceased son. When the check clears, the Trustee will be able to file his final report in 2009.

Initial Projected Date Of Final Report (TFR): August 31, 2009

Current Projected Date Of Final Report (TFR): August 31, 2009

Exhibit 9

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-12404  
 Case Name: MURFEY, THOMAS PATRICK  
 Taxpayer ID #: 13-7589964  
 Period Ending: 12/31/09

Trustee: MICHAEL G. BERLAND (520196)  
 Bank Name: JPMORGAN CHASE BANK, N.A.  
 Account: \*\*\*-\*\*\*\*44-65 - Money Market Account  
 Blanket Bond: \$5,000,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/29/08	(7)	Ticor Tide Insurance	Proceeds of sale of 1132 Holmes per court order	1110-000	96,450.80		96,450.80
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	15.93		96,466.73
04/02/08	1001	City of Joliet	Payment of additional amount for water lien in connection with closing Stopped on 04/03/08	4210-000		18.00	96,448.73
04/03/08	1001	City of Joliet	Payment of additional amount for water lien in connection with closing Stopped: check issued on 04/02/08	4210-000		-18.00	96,466.73
04/03/08	1002	City Of Joliet	Payment of outstanding water lien in connection with closing of sale per court order	4220-000		19.67	96,447.06
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	13.45		96,460.51
05/20/08	1003	Grochocinski, Grochocinski & Lloyd	Payment of special counsel attorney fee per court order	3210-600		18,172.50	78,288.01
05/20/08	1004	Grochocinski, Grochocinski & Lloyd	Payment of special costs per court order	3220-610		655.52	77,632.49
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	11.76		77,644.25
06/03/08	1005	Michael Berland	Reimbursement for insurance and utilities per court order	2990-000		5,848.32	71,795.93
06/19/08	(8)	Heil & Heil Insurance	Refund-homeowners insurance	1129-000	156.00		71,951.93
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	9.22		71,961.15
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	9.14		71,970.29
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	8.55		71,978.84
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	9.44		71,988.28
10/20/08	1006	Grochocinski, Grochocinski & Lloyd	Payment of special counsel attorneys fee per court order	3210-600		18,172.50	53,815.78
10/20/08	1007	Grochocinski, Grochocinski, & Lloyd	Special counsel's costs per court order	3220-610		655.52	53,160.26
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	7.29		53,167.55
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	4.18		53,171.73
12/11/08	1008	Klein, Stoddard, Buck, Waller & Lewis	Payment of attorney fee for estate work per court order	3210-600		2,012.68	51,159.05
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.72		51,162.77
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.08		51,164.85
02/09/09		Grochocinski, Grocinski & Lloyd	Refund of attorney fee and expenses			-18,828.02	69,992.87
			Refund of atty fees -18,172.50	3210-600			69,992.87
			refund of atty expenses -655.52	3220-610			69,992.87
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.38		69,995.25
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.04		69,998.29
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.85		70,001.14
05/18/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	1.61		70,002.75

Subtotals : \$96,711.44 \$26,708.69

Exhibit 9

**Form 2**  
**Cash Receipts And Disbursements Record**

Case Number: 05-12404  
Case Name: MURFEY, THOMAS PATRICK  
  
Taxpayer ID #: 13-7589964  
Period Ending: 12/31/09

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*44-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
05/18/09		To Account #*****4466	Transfer for purpose of final distribution	9999-000		70,002.75	0.00
ACCOUNT TOTALS							
					96,711.44	96,711.44	\$0.00
				Less: Bank Transfers	0.00	70,002.75	
				Subtotal	96,711.44	26,708.69	
				Less: Payments to Debtors		0.00	
				NET Receipts / Disbursements	\$96,711.44	\$26,708.69	

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-12404  
 Case Name: MURFEY, THOMAS PATRICK  
 Taxpayer ID #: 13-7589964  
 Period Ending: 12/31/09

Trustee: MICHAEL G. BERLAND (520196)  
 Bank Name: JPMORGAN CHASE BANK, N.A.  
 Account: \*\*\*-\*\*\*\*44-66 - Checking Account  
 Blanket Bond: \$5,000,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/18/09		From Account #*****4465	Transfer for purpose of final distribution	9999-000	70,002.75		70,002.75
05/19/09	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$40.80, Trustee Expenses; Reference:	2200-000		40.80	69,961.95
05/19/09	102	MICHAEL G. BERLAND	Dividend paid 100.00% on \$8,085.08, Trustee Compensation; Reference:	2100-000		8,085.08	61,876.87
05/19/09	103	Bank of America NA	Dividend paid 100.00% on \$5,272.36; Claim# 1; Filed: \$5,272.36; Reference:	7100-000		5,272.36	56,604.51
05/19/09	104	LVNV Funding LLC its successors and assigns	Dividend paid 100.00% on \$5,006.88; Claim# 2; Filed: \$5,006.88; Reference:	7100-000		5,006.88	51,597.63
05/19/09	105	B-Line, LLC/ Collect America/ Fleet Bank	Dividend paid 100.00% on \$5,272.36; Claim# 3; Filed: \$5,272.36; Reference: Stopped on 05/21/09	7200-000		5,272.36	46,325.27
05/19/09	106	B-Line, LLC/Collect America/Household Bank	Dividend paid 100.00% on \$12,246.75; Claim# 4; Filed: \$12,246.75; Reference:	7200-000		12,246.75	34,078.52
05/19/09	107	LVNV Funding LLC its successors and assigns as	Dividend paid 100.00% on \$12,995.59; Claim# 5; Filed: \$12,995.59; Reference:	7200-000		12,995.59	21,082.93
05/19/09	108	LVNV Funding LLC its successors and assigns as	Dividend paid 100.00% on \$386.66; Claim# 6; Filed: \$386.66; Reference:	7200-000		386.66	20,696.27
05/19/09	109	Bank of America NA	Dividend paid 100.00% on \$853.97; Claim# 11; Filed: \$853.97; Reference:	7990-000		853.97	19,842.30
05/19/09	110	LVNV Funding LLC its successors and assigns	Dividend paid 100.00% on \$810.97; Claim# 21; Filed: \$810.97; Reference:	7990-000		810.97	19,031.33
05/19/09	111	B-Line, LLC/ Collect America/ Fleet Bank	Dividend paid 100.00% on \$853.97; Claim# 31; Filed: \$853.97; Reference: Stopped on 05/21/09	7990-000		853.97	18,177.36
05/19/09	112	B-Line, LLC/Collect America/Household Bank	Dividend paid 100.00% on \$1,983.61; Claim# 41; Filed: \$1,983.61; Reference:	7990-000		1,983.61	16,193.75
05/19/09	113	LVNV Funding LLC its successors and assigns as	Dividend paid 100.00% on \$2,104.90; Claim# 51; Filed: \$2,104.90; Reference:	7990-000		2,104.90	14,088.85
05/19/09	114	LVNV Funding LLC its successors and assigns as	Dividend paid 100.00% on \$62.63; Claim# 61; Filed: \$62.63; Reference:	7990-000		62.63	14,026.22
05/19/09	115	MURFEY, THOMAS PATRICK	Dividend paid 100.00% on \$14,026.22; Claim# SURPLUS; Filed: \$14,026.22; Reference:	8200-000		14,026.22	0.00
05/21/09	105	B-Line, LLC/ Collect America/ Fleet Bank	Dividend paid 100.00% on \$5,272.36; Claim# 3; Filed: \$5,272.36; Reference: Stopped: check issued on 05/19/09	7200-000		-5,272.36	5,272.36
05/21/09	111	B-Line, LLC/ Collect America/ Fleet Bank	Dividend paid 100.00% on \$853.97; Claim# 31; Filed: \$853.97; Reference: Stopped: check issued on 05/19/09	7990-000		-853.97	6,126.33

Subtotals : \$70,002.75 \$63,876.42

Exhibit 9

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**Form 2**  
**Cash Receipts And Disbursements Record**

Case Number: 05-12404  
Case Name: MURFEY, THOMAS PATRICK  
  
Taxpayer ID #: 13-7589964  
Period Ending: 12/31/09

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*44-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/28/09	116	Thomas Murfey	Payment of additonal surplus	8200-002		6,126.33	0.00
<b>ACCOUNT TOTALS</b>							
			Less: Bank Transfers		70,002.75	70,002.75	\$0.00
			<b>Subtotal</b>		<b>0.00</b>	<b>70,002.75</b>	
			Less: Payments to Debtors			20,152.55	
			<b>NET Receipts / Disbursements</b>		<b>\$0.00</b>	<b>\$49,850.20</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****44-65	96,711.44	26,708.69	0.00
Checking # ***-****44-66	0.00	49,850.20	0.00
	<b>\$96,711.44</b>	<b>\$76,558.89</b>	<b>\$0.00</b>